

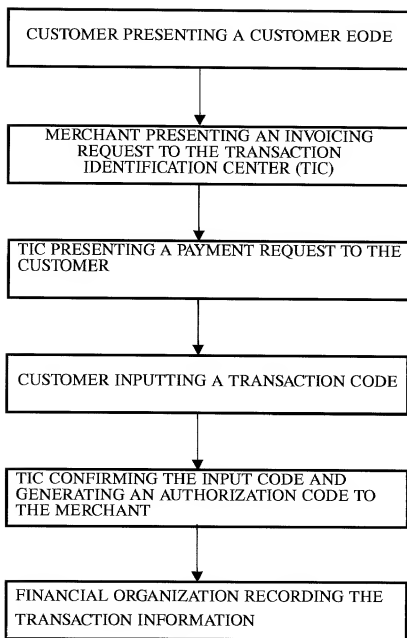
**Fig. 1**

```

graph LR
    Customer[Customer] -- "PAYMENT REQUEST" --> Merchant[Merchant]
    Merchant -- "INVOICING REQUEST" --> TIC[Transaction Identification Center]
    TIC --> Customer
    TIC --> FO[Financial Organization]
    FO --> Merchant

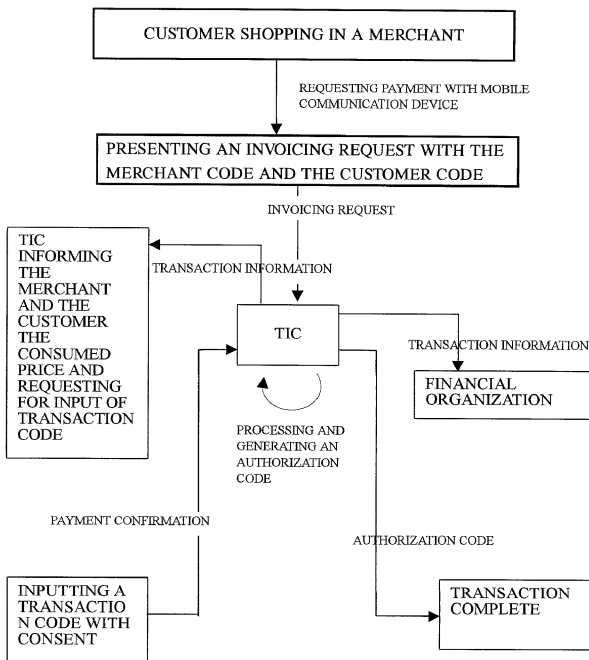
```

**Fig. 2**

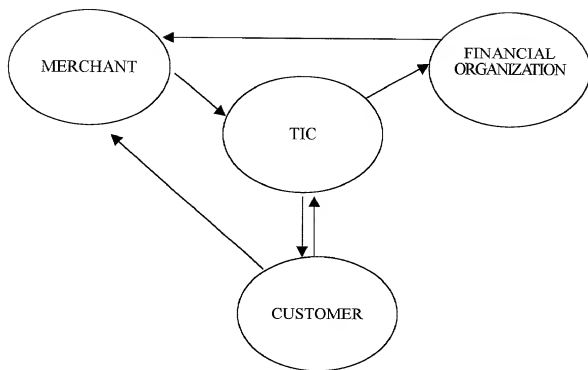


**Fig. 3**

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**Fig. 4**



**Fig. 5**